

ROBERT A. EDER, JR. (# 8056)
Attorney for the Debtor(s)
5667 S. Redwood Road, Suite 8
Salt Lake City, Utah 84123
Telephone (801) 265-1836
Facsimile (801) 265-1866
rob@ederlaw.net

**IN THE UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH**

IN RE:

**DAVID M. McKAY and
SHALECE McKAY,**

Debtor(s).

Bankruptcy Case No. 11-35951 WTT

Chapter 13

**NOTICE OF DEBTORS' MOTION TO AUTHORIZE SALE OF REAL PROPERTY,
REDUCE CLAIM NO. 12 IN FAVOR OF BANK OF CAMDEN TO ZERO,
AUTHORIZE EMPLOYMENT OF REAL ESTATE AGENT, AND AWARD
ATTORNEY'S FEES, AND NOTICE OF OPPORTUNITY FOR HEARING**

(Objection Deadline: April 20, 2015)

Debtors David M. McKay and Shalece McKay filed with the United States Bankruptcy Court for the District of Utah, a Motion to Authorize Sale of Real Property, Reduce Claim No. 12 in Favor of Bank of Camden to Zero, Authorize Employment of Real Estate Agent, and Award Attorney's Fees.

YOUR RIGHTS MAY BE AFFECTED. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

Debtors' Motion seeks an order from the Court authorizing Debtors to sell their home, reducing Claim No. 12 in favor of Bank of Camden to zero, authorizing employment of a real estate agent, and awarding attorney's fees in an amount up to \$1,000.00.

NO HEARING WILL BE CONDUCTED ON THIS MOTION UNLESS A WRITTEN OBJECTION IS FILED WITH THE CLERK OF THE COURT ON OR BEFORE THE OBJECTION DEADLINE SET FORTH BELOW.

If you do not want the court to grant the relief sought in the motion, or if you want the court to consider your views on the motion then you or your attorney must:

(1) on or before **April 20, 2015**, file with the Bankruptcy Court a written response to the motion, explaining your position, at:

U.S. Bankruptcy Court Clerk
350 S. Main Street, Room 301
Salt Lake City, UT 84101

If you mail your response to the court for filing, you must mail it early enough so that the court will **receive** it on or before the date stated above. You must also mail a copy to the undersigned counsel at the following address: Robert A. Eder, Jr., 5667 S. Redwood Road, Suite 8, Salt Lake City, Utah 84123.

(2) attend a hearing on **April 27, 2015 at 10:00 A.M.** in Room 376, United States Courthouse, 350 S. Main Street, Salt Lake City, Utah. **There will be no further notice of the hearing** and failure to attend the hearing will be deemed a waiver of your objection.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in the motion and the Court may enter an order granting that relief. In

the absence of a timely filed objection, the undersigned counsel may and will ask the Court to enter an order approving the Motion without a hearing.

DATED April 2, 2015.

/S/ Robert A. Eder Jr.
Robert A. Eder Jr.
Attorney for the Debtor(s)

CERTIFICATE OF SERVICE

I Hereby Certify that on April 2, 2015, I sent by ECF or by U.S. Mail Postage Pre-Paid, a true and correct copy of Motion to Authorize Sale of Real Property, Reduce Claim No. 12 in Favor of Bank of Camden to Zero, Authorize Employment of Real Estate Agent, and Award Attorney's Fees, and the above Notice of Opportunity for Hearing to all parties on the attached mailing matrix:

/S/ Lindsi Helt
Lindsi Helt, Paralegal

Label Matrix for local noticing
1088-2
Case 11-35951
District of Utah
Salt Lake City
Thu Apr 2 10:08:44 MDT 2015

Acqura Loan Services
7880 Bent Branch Dr. Ste. 150
Irving, TX 75063-6045

American Fork Hospital
4646 Lake Park Blvd.
Salt Lake City, UT 84120-8212

Kevin R. Anderson tr
405 South Main Street
Suite 600
Salt Lake City, UT 84111-3408

Central Bank
75 N. University Ave.
Provo, UT 84601-4429

Checknet
PO Box 150
Provo, UT 84603-0150

Comcast Cable
c/o Federal Bond and Collection
P.O. Box 34744
Seattle, WA 98124-1744

Covington Capital Corporation
954 East North Union Ave. Ste. 1
B102
Midvale, UT 84047-1785

E Partner Net
746 E 1910 S Ste 4
Provo, UT 84606-6244

Express Recovery Services
2790 Decker Lake Dr.
Salt Lake City, UT 84119-2057

AMC Mortgage Services
1100 Town and Country Rd. 1200
Orange, CA 92868-4693

Acqura Loan Services
Attn: Payment Processing
PO Box 202743
Dallas, TX 75320-2743

American Fork Hospital
c/o IHC Health Services
3930 W. Parkway Blvd.
Salt Lake City, UT 84120-6300

Bank of Camden
430 Montbrook Lane STE 207-208
Knoxville, TN 37919-2705

Central Bank
PO Box 1488
Provo, UT 84603-1488

Citifinancial Mortgage
PO Box 9438
Gaithersburg, MD 20898-9438

Cory Adams Photography
c/o Bonneville Collections
2627 Washington Blvd.
Ogden, UT 84401-3613

Customized Auto Credit
PO Box 310
Gb Br W916
Barrington, IL 60011-0310

EPN Inc.
746 East 1910 South
Provo, UT 84606-6223

Express Recovery Services, Inc.
P.O. Box 26415
Salt Lake City UT 84126-0415

Aarons Sales & Lease Ownership
1015 Cobb Place Blvd NW
Kennesaw, GA 30144-3672

Afni, Inc.
PO Box 3667
Bloomington, IL 61702-3667

Ameriquist Mortgage
2677 North Main St.
Suite 140
Santa Ana, CA 92705-6659

Bonneville Billing
1186 East 4600 South
Suite 100
Ogden, UT 84403-4896

Check City
159 S. 500 E.
American Fork, UT 84003-2656

Citimortgage
PO Box 6243
Sioux Falls, SD 57117-6243

Covington Capital Co.
954 E. North Union Ave.
Midvale, UT 84047-1785

Douglas D. Yates
1420 East 2000 North
Lehi, UT 84043-2748

Robert A. Eder Jr.
5667 S. Redwood Road
Suite 8
Salt Lake City, UT 84123-5433

HSBC Bank
PO Box 98706
Las Vegas, NV 89193-8706

Intermountain Health Care, Inc.
P.O. Box 27808
Salt Lake City UT 84127-0808

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

Karen-Kelly Braem
Ryan Bolander
PO Box 17210
Golden, CO 80402-6020

Knight Adjustment Bureau
404 E. 4500 S. ,#34
Salt Lake City, UT 84107-2710

Law Offices of Quinn M. Kofford
43 North 470 West
American Fork, UT 84003-2267

Lawyers Partner Net
746 East 1910 South
Suite 3
Provo, UT 84606-6225

Lehi Jr. High School
c/o Lawyers Partner Net
1875 S. State Ste. T100
Orem, UT 84097-8099

Liberty Acquisitions LLC
PO Box 17210
Golden, CO 80402-6020

Matco Tools
4403 Allen Rd
Stow, OH 44224-1096

David M. McKay
450 North 400 East
Lehi, UT 84043-1937

Shalece McKay
450 North 400 East
Lehi, UT 84043-1937

Michael Whiting
c/o Express Recovery Services
2790 Decker Lake Dr.
Salt Lake City, UT 84119-2057

Mountain America Credit Union
735 SOUTH STATE STREET #300
SALT LAKE CITY, UTAH 84111-3821

Mountain America Credit Union
PO Box 90001
West Jordan, UT 84084

Mountain Land Collections Inc.
PO Box 1280
American Fork, UT 84003-6280

NCEP LLC
3715 Davinci CT Ste. 200
Norcross, GA 30092-2670

NCEP LLC assignee of HSBC CARD SERVICES (III)
c/o Becket and Lee LLP
POB 3001
Malvern PA 19355-0701

NCEP, LLC
2877 Paradise Rd. Unit 303
Las Vegas, NV 89109-5239

National Credit Adjustment
327 West 4th Ave.
Hutchinson, KS 67501-4842

(p)NATIONSTAR MORTGAGE
PO BOX 630267
IRVING TEXAS 75063-0116

Outsource Receivables
PO Box 166
Ogden, UT 84402-0166

Outsource Receivables Management
3017 Taylor Ave.
Ogden, UT 84403-0913

R. C. Willey Financial Services
P.O.Box 65320
Salt Lake City, Utah 84165-0320

RC Willey
2301 South 300 West
Salt Lake City, UT 84115-2516

Raincheck
116 West Main St.
American Fork, UT 84003-2320

Tri City Medical
c/o Mountain Land Collections
PO Box 1280
American Fork, UT 84003-6280

United States Trustee
Ken Garff Bldg.
405 South Main Street
Suite 300
Salt Lake City, UT 84111-3402

Utah County Treasurer
100 East Center, Suite 2400
Provo, UT 84606-3106

Utah State Tax Commission
Attn: Bankruptcy Unit
210 North 1950 West
Salt Lake City, UT 84134-3340

Wells Fargo Bank
PO Box 6995
Portland, OR 97228-6995

William F. Adamson
233 South Pleasant Grove Blvd.
Suite 204
Pleasant Grove, UT 84062-2878

Kent O. Willis
476 South 560 East
Orem, UT 84097-6443

Workforce Services
5735 S. Redwood Road
Taylorsville, UT 84123-5230

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Internal Revenue Service
Centralized Insolvency Operations
PO Box 21126
Philadelphia, PA 19114-0326

Nationstar Mortgage
Bankruptcy Department
350 Highland Dr.
Lewisville, TX 75067-4177

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Cory Adams Photography
c/o Bonneville Collections
2627 Washington Blvd.
Ogden, UT 84401-3613

(d)RC Willey
2301 South 300 West
Salt Lake City, UT 84115-2516

(d)Utah County Treasurer
100 East Center, Suite 2400
Provo, UT 84606-3159

End of Label Matrix	
Mailable recipients	62
Bypassed recipients	3
Total	65